

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Tammy J Ruth-Jimenez  
Debtor

Case No. 18-02770-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Mar 28, 2023

User: AutoDocket  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 24

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2023:**

| Recip ID | Recipient Name and Address  |
|----------|---|
| db       | + Tammy J Ruth-Jimenez, 1156 New Bridgeville Road, Red Lion, PA 17356-7871  |
| 5079815  | + Freedom Mortgage, c/o Mario Hanyon Esquire, Phelan Hallinan Diamond Jones, 1617 JFK Blvd Suite 1400 One Penn Plz, Philadelphia, PA 19103-1821 |
| 5079817  | Navicore Solutions, PO Box 419253, Boston, MA 02241-9543  |

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                      | Date/Time            | Recipient Name and Address  |
|----------|---|----------------------|---|
| cr       | Email/Text: BankruptcyECFMail@mccalla.com       | Mar 28 2023 18:43:00 | Freedom Mortgage Corporation, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076                                   |
| 5101992  | EDI: AIS.COM                                    | Mar 28 2023 22:41:00 | AT&T CORP, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457   |
| 5079812  | + Email/PDF: bncnotices@becket-lee.com          | Mar 28 2023 18:49:15 | American Express, PO Box 981535, El Paso, TX 79998-1535   |
| 5100435  | Email/PDF: bncnotices@becket-lee.com            | Mar 28 2023 18:49:15 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  |
| 5079813  | + EDI: CAPITALONE.COM                           | Mar 28 2023 22:40:00 | Capital One, PO Box 71083, Charlotte, NC 28272-1083   |
| 5099920  | EDI: CAPITALONE.COM                             | Mar 28 2023 22:40:00 | Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  |
| 5079814  | + EDI: CRFRSTNA.COM                             | Mar 28 2023 22:40:00 | Credit First NA, 6275 Eastland Road, Cleveland, OH 44142-1399   |
| 5101564  | + Email/Text: Bankruptcy@Freedommortgage.com    | Mar 28 2023 18:43:00 | FREEDOM MORTGAGE CORPORATION, ATTN: BANKRUPTCY DEPARTMENT, 10500 KINCAID DRIVE, FISHERS IN 46037-9764   |
| 5097846  | Email/PDF: resurgentbknofications@resurgent.com | Mar 28 2023 18:48:51 | LVNV Funding, c/o Resurgent Capital Services, PO BOX 10675, Greenville, SC 29603-0675   |
| 5465639  | + Email/Text: nsm_bk_notices@mrcooper.com       | Mar 28 2023 18:43:00 | Lakeview Loan Servicing, LLC, c/o Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9096   |
| 5465640  | + Email/Text: nsm_bk_notices@mrcooper.com       | Mar 28 2023 18:43:00 | Lakeview Loan Servicing, LLC, c/o Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741, Lakeview Loan Servicing, LLC, c/o Nationstar Mortgage LLC 75261-9096 |
| 5460096  | + Email/Text: nsm_bk_notices@mrcooper.com       | Mar 28 2023 18:43:00 | Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9741, Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096      |
| 5460095  | + Email/Text: nsm_bk_notices@mrcooper.com       | Mar 28 2023 18:43:00 | Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O.  |

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|           |   |                      | Box 619096, Dallas, TX 75261-9096  |
|-----------|---|----------------------|--|
| 5104817   | EDI: PRA.COM                              | Mar 28 2023 22:40:00 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541                                    |
| 5080025   | + EDI: RECOVERYCORP.COM                   | Mar 28 2023 22:41:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021                              |
| 5094574   | + Email/Text: bankruptcynotices@psecu.com | Mar 28 2023 18:43:00 | PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013   |
| 5079818   | + Email/Text: bankruptcynotices@psecu.com | Mar 28 2023 18:43:00 | PSECU, One Credit Union Place, Harrisburg, PA 17110-2912   |
| 5104904   | + Email/Text: bncmail@w-legal.com         | Mar 28 2023 18:43:00 | TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 |
| 5079819   | + EDI: WTRRN BANK.COM                     | Mar 28 2023 22:40:00 | Target, PO Box 660170, Dalas, TX 75266-0170  |
| 5079820   | EDI: USBANKARS.COM                        | Mar 28 2023 22:41:00 | US Bank, PO Box 108, St Louis MO 63166   |
| 5099291   | EDI: AIS.COM                              | Mar 28 2023 22:41:00 | Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838              |
| TOTAL: 21 |   |                      |  |

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address  |
|----------|---------------|---|
| 5079811  |               | A&B N, 400 S Front Street, Wellsville                                 |
| 5079816  |               | JS, Address removed per entry 21                                      |
| 5079821  |               | WS, Address removed per entry 21                                      |
| cr       | *+            | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 30, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2023 at the address(es) listed below:

| Name                  | Email Address  |
|-----------------------|--|
| Brian C Nicholas      | on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com |
| Brian C Nicholas      | on behalf of Creditor FREEDOM MORTGAGE CORPORATION bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com |
| Christopher A DeNardo | on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper logsecf@logs.com cistewart@logs.com |

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|                        |   |
|------------------------|---|
| Christopher A DeNardo  | on behalf of Creditor Freedom Mortgage Corporation logsecf@logs.com cistewart@logs.com                    |
| Jack N Zaharopoulos    | TWecf@pamd13trustee.com   |
| Lorraine Gazzara Doyle | on behalf of Creditor LAKEVIEW LOAN SERVICING LLC ldoyle@logs.com, LOGSECF@logs.com                       |
| Mario J. Hanyon        | on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com |
| Mario John Hanyon      | on behalf of Creditor FREEDOM MORTGAGE CORPORATION pamb@fedphe.com mario.hanyon@brockandscott.com         |
| Michael S Travis       | on behalf of Debtor 1 Tammy J Ruth-Jimenez travisattorney@protonmail.com                                  |
| Thomas Song            | on behalf of Creditor FREEDOM MORTGAGE CORPORATION tomysong0@gmail.com                                    |
| Thomas Song            | on behalf of Creditor Freedom Mortgage Corporation tomysong0@gmail.com                                    |
| United States Trustee  | ustpreion03.ha.ecf@usdoj.gov  |

TOTAL: 12

**Information to identify the case:**

Debtor 1

Tammy J Ruth-Jimenez

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2919

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18-bk-02770-HWV

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:Tammy J Ruth-Jimenez  
aka Tammy J Kohler3/28/23**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**